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Inventor: G. Cunningham
Assignee: Block Financial Corporation
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Group
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Attorney
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Title: REAL-TIME FINANCIAL CARD
OFFER AND APPLICATION
SYSTEM

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AMENDMENT AFTER FINAL
TO PATENT APPLICATION

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I hereby certify that this correspondence is being facsimile transmitted to Patent
Technology Center 3600, Art Unit 3628 at 571-273-8300.

Carol G. Stovsky
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Sir:

Applicant is submitting this amendment in response to the Examiner's office
action dated October 31, 2005.

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims which
begins on page 2 of this paper.

REMARKS begin on page 9 of this paper.